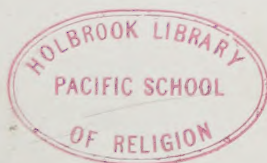


February 15, 1943

SOCIAL ACTION



Toward More Social Security

BY

MARIETTA STEVENSON

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SOCIAL SECURITY ISSUES FOR THE CHURCHES

By ALLEN T. BURNS

The first responsibility of the churches in the Social Security field is for "freedom from want" for their own employes. The original social security bill of 1935 included employes of non-profit organizations. They were dropped at the request of representatives of churches and other non-profit institutions. The result is that lay employes of churches are without the protection for their old age that commercial employes enjoy. Fortunately, the fluctuations of employment common to business do not obtain for non-profit employment and so the need for unemployment coverage is less than that for old age. The church, however, has become a substandard employer in provision for old age security.

Representatives of several denominations and most other non-profit organizations have deplored this embarrassing situation. Whenever the Social Security Act has come up for amendment they have backed the security authorities in urging the removal of this discrimination against non-profit employes. The strength of this backing has grown with the years as the disadvantages for both non-profit employes and employers have been appreciated.

Again the President and the Social Security Board are urging on Congress the removal of the exclusion of non-profit employes from old age social security. There appears to be a good chance that the present session of Congress will give consideration to these recommendations. The Ways and Means Committee of the House must first dispose of the pressing tax questions. They are starting much earlier than in other years, and so in 1943 may get to the long postponed amendments of the Social Security Act.

The proposal for inclusion of non-profit employes under the old age provisions will be in a form that removes the required

payments from the category of general taxes. Church leaders will be in a position to urge unreservedly the extension of old age security to their unprotected lay employees and remove from their consciences the burden of being less than standard employers. This extension of old age security is among the most likely amendments to receive consideration this year, and will need and give opportunity for church support. There is some possibility that health and disability protection will also be given attention. Church employees will be as much in need of this protection as of old age security. On these two scores, non-profit employees are under the same need as those in commercial establishments. They are not in a preferred class as in the risk of unemployment.

This foreword aims to bring into focus churchmen's first concern in the following exhaustive summary of the many amendments needed in the social security law. This issue of *Social Action* could serve as a Beveridge Report in miniature for the United States.

. . . . The Christian can recognize that whatever may be his view of the particular policies that should accompany the "Atlantic Charter," the statement of the President and the Prime Minister that they seek a peace "which will afford assurance that all the men in all the lands may live out their lives in freedom from fear and want" is a statement in accord with authentic Christian morality, and it is one to which Christians should seek to hold all those in power who have taken responsibility for it.

Social Action, June, 1942

ALLIES IN SOCIAL PLANNING

Do we—or do we not—believe that now is the time to take steps to meet the problems of social security that will come upon us after the war? That question is squarely before the people of this country now. It is also before all the nations who are pledged to the Atlantic Charter, for “collaboration between all nations in the economic field with the object of securing for all improved labor standards, economic adjustment and social security,” is the fifth plank of that historic platform.

In the United States and in Britain, the question can be faced from foundations already built. Both countries have social security programs already in operation. Ours is now seven years old and well embedded in our law. Britain's is much older. In both countries, however, there are many people who believe the existing programs come far short of what will be needed to meet the economic crises that are expected to follow the war. And the necessary new legislation, as well as new administrative machinery, cannot be achieved overnight.

Accordingly, the responsible planning agencies in each country have offered proposals for expanding the present programs. In the United States, President Roosevelt, the Social Security Board, and the National Resources Planning Board have proposed expansion of our social insurance programs to cover millions more people and protect them all against additional hazards, especially sickness or other disability. These authorities urge, in addition, that the public assistance program be broadened to include all needy people not now covered by the Social Security Act.

In Britain, the report of a Special Commission under the chairmanship of Sir William Beveridge, well-known economist, has recommended extensions of the long-established British social security programs.

In both the United States and Britain, the methods proposed for dealing with the problems are two—social insurance on the

preventive side; public assistance to relieve hardship where preventive measures do not apply.

In the following pages we shall set forth, briefly, for study and comparison by our readers, the essentials of the existing American and British programs, together with summaries of official proposals for expanding the respective plans. Miss Stevenson's article appraises the present American plan.

Our Present Program—The Social Security Act

The Social Security Act, now seven years old, contains 10 separate programs for us to build upon. The purpose of these programs is to prevent and to relieve the misfortunes that come when wages are cut off by unemployment, old age, blindness, or death; when children are left with no one to support them or care for them; and when the health of the community is not properly protected. The ten programs may be described briefly under four general headings:

UNEMPLOYMENT INSURANCE—Providing weekly insurance benefits for men and women who are out of work. The system covers jobs in business or industrial establishments, and to be eligible for benefits the unemployed worker must have a certain minimum amount of wages, or a minimum period of working time to his credit in the year before losing his job. Benefits amount to about half-pay, up to a maximum payment of \$15.00 per week in most States, for maximum periods of 12 to 20 weeks in the different States.

These benefits are paid from State unemployment funds accumulated by taxing employers' pay rolls (in a few States employes also contribute); a nation-wide system of separate State laws, operated by the States, with only the administrative costs paid by the Federal Government.

OLD-AGE AND SURVIVORS (LIFE) INSURANCE — Providing monthly retirement benefits at age 65 or over, for workers employed in business or industry; monthly benefits for the worker's dependents, when he retires, or monthly life insurance benefits at his death whatever his age; lump-sum death payments if there are no survivors eligible to receive monthly benefits at

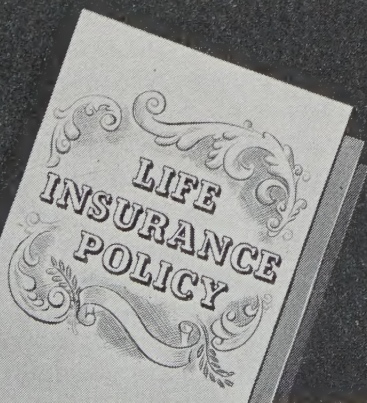
the time of the worker's death. Benefits are based on wages of the insured worker.

This system is financed by social insurance contributions collected through the employer at the same rate for employer and employe (at the present time 1 per cent each of wages up to \$3,000 a year). It is administered by the U.S. Government; the benefits are administered through the Social Security Board (with 470 field offices throughout the country) and the contributions are collected by the Treasury Department (through Collectors of Internal Revenue).

PUBLIC ASSISTANCE—For people who cannot support themselves and whose needs are not met by social insurance, there are three programs of public assistance. These provide monthly payments to needy old people, dependent children, and the needy blind. The amount of the payment in each case is determined by the applicant's need and the financial resources of the State. The Federal Government shares the costs of these payments, matching the State's contribution up to a specified maximum for all States alike. Each State administers its own public assistance program through State and local welfare offices.

YOUR
SOCIAL
SECURITY
CARD

IS MORE THAN A



HEALTH AND WELFARE SERVICES—Including child welfare services; special services for crippled children; maternal and child health services; retraining for disabled workers; public health services—these are provided in separate State programs operated by the States, but with the Federal Government sharing the costs.

(Workmen's compensation for occupational accidents and disease is provided in many of the States, but there is no national coordination of these State programs, nor does the Federal Government share these costs.)

Proposed Changes in the Social Security Act

In the Social Security Act, Congress directed the Social Security Board to study the workings of the programs and recommend changes as might be called for in the light of experience. This has been done each year. Congress and the Board have had, in addition, the recommendations of an independent Advisory Council composed of representatives of industry, labor, and representatives of the public. In 1939, recommendations from both the Council and the Board were adopted by Congress in amendments to the Act. Others of the recommendations submitted at that time are embodied in changes now urged by the President and the Social Security Board, to broaden the scope of the Act, increase its benefits, and cope with new problems resulting from the war. Most important of the changes now proposed are the following:

Simplification of the unemployment insurance system in a uniform national system with coverage for more people, additional benefits for workers with dependents, protection of insurance rights of men in the armed forces, and more adequate duration of benefits, uniform throughout the country.

Extension of the old-age and survivors insurance system to cover millions of workers now excluded—workers on farms and in domestic service, employes of nonprofit organizations (churches, charities, educational institutions, etc.), public employes not now covered by similar insurance systems, and the

self-employed. Special provision to protect the benefit rights of men in the armed forces.

Provision for disability insurance, permanent and temporary, for all wage earners covered by the other insurance systems, and with insurance protection against hospital costs and other sickness needs.

Extension of public assistance programs to provide for all needy persons (now limited, so far as Federal aid is concerned, to needy old people, dependent children, and the needy blind); provision for Federal contributions on the basis of the State's ability to share the cost (instead of the present fifty-fifty matching of funds provided by the State).

The President, in his budget message to Congress a year ago, proposed *an important new function for the social security funds in war time*. Our OASI system is financed by taxes paid into the Federal Old-Age and Survivors Insurance Trust Fund, which the U.S. Treasury is required to invest in Government securities, except, of course, amounts currently needed to pay benefits as workers retire or die. The President proposes, provided the worker "gets his money's worth in social security," that the millions of dollars of social security taxes now pouring into this fund, plus the additional taxes which would come from the recommended expansion of the program, be used for a threefold purpose:

- (a) To create funds to pay benefits under the enlarged insurance program;
- (b) To help finance the war; and
- (c) At the same time combat inflation by withdrawing purchasing power from millions of people while they have more money than usual but less to spend it for.

Under the expanded program, some 20 million more jobs would be covered under the insurance system. With this broader base of coverage, at the higher tax rate which would be required in any case, the social insurance fund could provide practically all the working people in the United States with insurance protection against all the principal hazards of their

working lives. Their taxes, in the meantime, would have helped to win the war and prevent the disaster of inflation.

The British Program

As it stands, the social security program in Great Britain consists of:

- (a) A national system of unemployment insurance.
- (b) A health insurance plan with medical services limited to the wage earner and limited to the medical services of the general practitioner.
- (c) Old-age, widows and orphans insurance.
- (d) Non-contributory old-age and blind pensions.
- (e) National assistance to needy individuals.
- (f) Workmen's accident compensation.

Changes Proposed by the Beveridge Commission

For the most part, the changes recommended by Beveridge call for more extensive service or benefits of kinds already provided in Britain, together with much revamping of the present administrative machinery.

New types of benefits, and extensions or combinations called for include:

1. Unemployment training benefit to all persons (workers, self-employed, housewives) for 26 weeks to encourage persons who lost their former livelihood to obtain reemployment;
2. Extension of insurance against prolonged disability to all persons gainfully occupied;
3. Uniform weekly benefit payments for unemployment, disability, and retirement;
4. Uniform waiting period for unemployment or disability of three days, which will be compensated for if unemployment or disability lasts four weeks or longer;
5. Unemployment insurance and disability benefits payable for an unlimited period;
6. Insurance for retirement pensions to all persons of working age, whether gainfully occupied or not;

7. Establishment of comprehensive medical service for every citizen;
8. Increases in various benefit rates (retirement rates, widows' benefits, unemployment insurance benefits);
9. Marriage grants to all women, maternity grants, inclusion of funeral grants in compulsory insurance.

Administrative changes include: Unification of workers' contributions to all kinds of social insurance into one weekly payment; simplification and unification of eligibility conditions for social security benefits; amalgamation of the special unemployment insurance systems for agriculture, banking, and insurance, within a general scheme of social insurance; and unification of social insurance and assistance by establishing a Ministry of Social Security with local offices within reach of all persons.

Perhaps the most striking change proposed is the conversion of industrial (life and burial) into a public service under an industrial assurance board.

Two Great Nations Seek Social Security

Quite obviously, there are differences between the United States and Britain as nations which create differences in social and economic conditions, and may call for different treatment of problems which are fundamentally the same. The very size and makeup of the two countries, their governments and their populations, are so different as to call for variations in method from the outset of any program.

The backbone of both social security plans, however, is the insurance principle of sharing risks and costs, in order to provide benefits, and this method of dealing with economic insecurity is one which, as the Beveridge reports points out, can be utilized *within* our present economic framework.

Most important of all is the fact that the two great nations whose leaders drew up the Atlantic Charter have conscientiously set about the realization of the two freedoms—"freedom from want, and freedom from fear." These mean social security.

—E. G. W.

TOWARD MORE SOCIAL SECURITY

By MARIETTA STEVENSON

The Beginnings

The Social Security Act is by far the most constructive and extensive public welfare program ever undertaken by the United States. It has changed profoundly the scope of public welfare not only in the federal government but down through the states to the most insignificant unit of local government participating in the program.

Nevertheless, it is neither complete nor perfect. We were slow in starting to build for social security in the United States. Other nations had had social insurance of various types long before we started experimenting. When, after 1929, the shock of the depression was felt, we attempted to meet its needs through emergency programs, and only slowly recognized the continuing nature of the problems. During the worst of the depression the President in a message to Congress,¹ directed attention to certain fundamental objectives in the great task of reconstruction. He stated,

"Our task of reconstruction does not require the creation of new and strange values. It is rather the finding of the way once more to known, but to some degree forgotten, ideals and values. If the means and details are in some instances new, the objectives are as permanent as human nature.

"Among our objectives I place the security of the men, women, and children of the nation first.

"This security for the individual and for the family concerns itself primarily with three factors. People want decent homes to live in; they want to locate them where they can engage in productive work; and they want some safeguard against misfortunes which cannot be wholly eliminated in this man-made world of ours."

Subsequently the President created, by Executive order, a Committee on Economic Security to make recommendations on

1. Message of June 8, 1934.

the third aspect he had outlined, namely, safeguards against misfortunes which cannot be wholly eliminated. This Committee, reporting in January 1935, recommended safeguards which the Committee said represent but one of three major aspects of economic security for men, women, and children. A complete program of economic security "because of many lost years, will take many future years to fulfill."

What the President's Committee recommended as "a substantial beginning" for a complete program was, in the main, embodied in a bill which was passed by Congress after months of hearings. It was signed by the President on August 14, 1935. In 1939, following recommendations of the Social Security Board and a special Advisory Council, Congress amended the Act materially, and those changes are (with some modifications) still in effect.

Amendments to the Act

The 1939 amendments did not alter the foundation for protection provided by the original Act of 1935, but did broaden



and liberalize its scope. The biggest change was made in the old-age insurance program, which was broadened to become a family insurance system by including monthly benefits to aged wives and dependent children of annuitants and to certain family survivors of insured wage earners. The amendments also liberalize the provisions for public assistance, particularly those relating to aid to dependent children. Furthermore, for all nine of the federal-state cooperative programs, the amended law requires the state administrative agencies to provide, beginning in 1940, for the establishment and maintenance of personnel standards on a merit basis.

Outline of Present Act

These 1939 amendments represented constructive progress in line with the experience gained during the four years after the original Act was passed. The amended Act provides greater protection for more people and is, all in all, a more adequate, yet safer and sounder, program. It sets up social-insurance programs to provide an income for workers and their families when earnings stop because of unemployment, old age, or death; public assistance programs to help support needy aged, and blind individuals, and children without parental support; and service programs to protect the health and welfare of mothers and children. It also provides funds for strengthening and extending public-health services and for vocational rehabilitation of workers disabled by accident or disease.

All of these programs, with one exception, are administered by the states with federal cooperation and financial assistance. The exception is old-age and survivors insurance, which is administered by the federal government.

Administration

The Social Security Board administers the old-age and survivors insurance program and cooperates with the states in the administration of unemployment compensation, and public assistance. The Board was established under the provisions of the

Social Security Act (49 Stat. 620). In accordance with the Reorganization Act of 1939 (53 Stat. 561) and the Reorganization Plans of 1939, the Board became part of the Federal Security Agency under the direction and supervision of the Federal Security Administrator. At the same time the functions of the United States Employment Service were consolidated with the Unemployment Compensation functions. The operating bureaus of the Board are now the Bureau of Old-Age and Survivors Insurance, the Bureau of Employment Security, and the Bureau of Public Assistance.

By Executive Order on September 17, 1942, the United States Employment Service was transferred to the War Manpower Commission. The local employment offices, however, still receive claims for unemployment insurance benefits.

Also under the Federal Security Agency are the administration of vocational rehabilitation (Title V, Part 4 of the Social Security Act) by the Office of Education, and public health services (Title VI of the Social Security Act) by the Public Health Service.

The other titles of the Act are administered by the Children's Bureau of the U.S. Department of Labor. Separate divisions of the Bureau administer maternal and child health services, services for crippled children, and child welfare services. (Title V, Parts 1, 2, and 3 of the Social Security Act)

Appraisal of the Insurance Provisions of the Act

The social insurance programs should be appraised first because a wide application of the principles of social insurance, if wisely planned, will lessen the need for public assistance and service programs in the future. Let us consider first the two programs now in operation, namely, the federally administered old-age and survivors insurance and the federal-state unemployment compensation program.

The 1939 amendments to the Social Security Act changed the 1935 provisions for old-age insurance for individual wage earners to a family insurance program. Monthly retirement pay-

ments are available not only for the worker who qualifies under the plan after he reaches 65 and stops regular work but also for his wife at age 65 and for his children until they reach 16 or, if still in school, 18. Survivors' monthly payments are included for children up to 18, a widow who has dependent children or is over 65 and dependent parents over 65, if the worker who died prematurely left no widow or young children. Lump-sum death benefits are paid if there are no survivors entitled to monthly payments at the time of death.

Benefits are based on wages received from jobs in covered employment—namely, jobs in mines, mills, factories, shops, offices, stores, restaurants, laundries, and other service enterprises, or in other places of business or industry. Employers and employes contribute in taxes an equal percentage of each employee's pay, which is collected by the U.S. Bureau of Internal Revenue. At the same time, the employer makes a report of the wages he has paid to each of his employes, and these reports furnish the data for separate social security accounts for each covered wage earner. Benefits are computed on the basis of the wages credited to the worker's account. The maximum benefit payable on any one account is \$85 a month; the minimum is \$10.

Benefit payments began the first of January 1940, and are being paid at the rate of about \$10,000,000 a month—less than would have been paid but for the war because at least half a million workers eligible for retirement benefits are still at work or have gone back to work.

The monthly payments range, in typical cases, from about \$28 to \$40 per month for the retired worker himself; \$14 to \$20 for his wife; or \$42 to \$60 for the two when both are 65 or over. After a recent mine disaster, where 91 men were killed, the monthly benefit payments to their widows and children averaged \$32.35 for widows with one child, \$42.90 for widows with two children, \$52.27 for widows with three children, \$48 to \$55 for widows with four or more children.

It is generally agreed that the old-age and survivors insurance

system is on a sound basis. At the present time well over 60,000,000 wage-earning men and women hold account numbers under the old-age and survivors insurance program.² The most important change recommended is to extend coverage as far as practicable to gainfully occupied groups that are not now protected. Outside this coverage (as of 1941) were domestic employes in private homes and fraternities (estimated 2.4 million to 2.6 million); agricultural workers (4 million to 5 million); employes of non-profit organizations, including church and charitable organizations, educational, scientific societies, etc. (700,000 to 900,000); self-employed workers other than farm operators (about 4.2 million to 4.6 million); farm operators (4.7 million to 5.5 million); public employes (5.9 million

2. *Social Security Bulletin*, October 1942, p. 57. Table 2 and Table 4 might be used.



MONTHLY BENEFITS BEGIN IN 1940

**BENEFIT CHECKS EVERY MONTH WILL GO TO
RETIRED WORKERS QUALIFIED UNDER OLD-AGE AND
SURVIVORS INSURANCE AND TO THEIR AGED WIVES**

AVERAGE MONTHLY WAGE OF WORKER	WORKER'S MONTHLY BENEFIT AT AGE 65	MONTHLY BENEFITS FOR WORKER AND WIFE AGED 65
\$ 50	\$20.60	\$30.90
100	25.75	38.63
150	30.90	46.35
200	36.05	54.08
250	41.20	61.80

THESE EXAMPLES ASSUME THAT THE WORKER WAS COVERED BY THE SYSTEM FOR
3 YEARS. WITH EACH ADDITIONAL YEAR OF COVERAGE THE BENEFIT INCREASES.

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to 6.8 million); unpaid family workers in agriculture (from 2.9 million to 3.3 million); members of the armed forces, and persons on work relief programs.³

It was originally believed that to extend coverage of all of these groups would involve administrative difficulties too great to cope with, but the Social Security Board now says there are no insuperable administrative obstacles and for several years has urged such extensions.

The defense program, and now the war program, has aggravated a coverage problem due to the movement of workers from covered to uncovered employment.

The largest problem here is the possible loss of benefit rights to men who go into the armed forces. Under the present law, if they have insurance credits from a job in a factory or other covered employment, they may lose those credits if the war lasts long enough, and in any case their ultimate benefits may be diminished by this break in their wage records. Military pay, as the law now stands, cannot be counted toward benefits, nor can pay from work in arsenals, or other Government establishments. The loss involved in these situations falls not only upon the worker or the soldier himself, but upon his family as well. Remedy for this situation has been proposed in a number of bills introduced in Congress, but none has yet been acted upon.

The other insurance program now in effect, i.e., the state administered unemployment compensation system, requires considerable overhauling. A recent appraisal of it by a member of the Social Security Board, Mr. George E. Bigge, says:

"The most important shortcoming of our present unemployment compensation program, however, lies in the fact that while unemployment is clearly a nation-wide problem we are trying to deal with it through separate state laws. While unemployment may be centered to a considerable extent in a few states, it is scarcely reasonable to expect these states to deal with the problem single-

3. *War and Post-War Social Security*, p. 65. *The Old-Age and Survivors Insurance Program*, by John J. Corson, pp. 58-67.

handed. One state may have relatively little unemployment so it can pay fairly liberal benefits with a small contribution, while another state may have so much unemployment that a similar level of benefits would cost 8 per cent or 10 per cent or more. In the post-war years particularly, when unemployment will be traceable pretty largely to war causes, states which are hard hit can scarcely be expected to bear the most of a reasonably adequate unemployment system alone. Some plan must be devised to deal with this national problem on a national basis.

"Two possibilities suggest themselves: one is to continue the state system but amend the federal law to provide minimum standards which must be met in order that a state may be eligible for federal assistance. Then the federal government would need to collect a larger proportion of the total contributions and use these funds to meet the extra cost of paying the minimum benefits in those states which have a large volume of unemployment. The federal government would thus act as a reinsuring agency for the state funds in any case where the state was willing to meet the specified minimum standards.

"The second alternative would be to establish a federal system of unemployment compensation similar to the old-age and survivors insurance program as the President suggested to Congress some time ago. This would be simpler and more economical and would avoid much of the administrative difficulty inherent in any combined federal-state system. Such a single program operating uniformly throughout the United States would be much more flexible and more readily adapted to meet changing conditions than one in which changes would require legislation not only by the federal government but also by the several states. Then, too, it would be much easier to formulate other policies for dealing with unemployment if there were a uniform system of unemployment compensation on which to build.

"But the essential element in a system of unemployment compensation is a pooling of funds whether this be worked out through a series of state laws or a single federal system. To attempt to deal with unemployment on a separate state basis without national pooling is folly. It is like the householders of a city each attempting to protect his home against fire by putting a little water tank on his roof. It would be much simpler and more effective if the supply were pooled and available to any house which might be in danger. Just so a national pooling of unemployment compensation funds would provide much more protection to each state than could be

achieved through the use of its own resources alone. Without such pooling our unemployment compensation program will prove a weak instrument with which to face the post-war problems."⁴

Considering the future developments of unemployment compensation, the Committee on Relief Policies of the American Public Welfare Association went on record as follows:⁵

"Unemployment compensation should provide for more extended coverage of employments, a shorter waiting period, and a lengthened period of coverage with grants modified on a family basis. These grants should be sufficient to cover reasonable need but should not be in excess of three-fourths of the wage previously earned."

The American Association for Social Security has made a similar statement in regard to adapting the present program to a post-war period, saying:⁶

"... it should be revised to provide socially adequate benefits sufficient to maintain the worker and his family for at least six months. The individual benefit should be weighted in favor of lower incomes. Adequate minimum and additional allowances for dependents should be established. The benefit duration should be made uniform for all workers in all states. Uniformity in social adequacy should be assured by means of federal standards."

One of the most pressing problems in connection with unemployment compensation is whether administration should be completely nationalized—already discussed in the foregoing quotation from Mr. Bigge, of the Social Security Board. Some people feel that the present state-administered system, conditioned on federal standards which would require state compliance as a condition of continued federal grants of money to pay costs of administration, would provide sufficient incentive to bring about the required changes.

The Relief Policies Committee of the American Public Wel-

4. From address at War Labor Management Conference, Oklahoma City, Oklahoma, November 5, 1942.

5. *Public Welfare News*, APWA, February 1942, p. 7.

6. *Social Security in Wartime and After*, p. 6.

fare Association, however, recognizing the interrelationship between unemployment compensation and the employment service, which the federal government has nationalized for the duration, expressed the conviction that not only should this national operation be permanent, but that unemployment compensation should likewise be centrally administered because of the need for a national policy in dealing with a national labor market.⁷

Providing protection against unemployment for men discharged from military service presents many problems. This was first considered by the Bureau of Employment Security in September 1940, when the problem was discharge from military training. Approaches to the problem on the basis of federal unemployment allowances and approaches to the problem at the state level were explored. General sentiment in the several states favored the preservation of old rights by the states—in other words, the “freezing” of the worker’s wage credits on which his unemployment benefit rights depend. The freezing provisions adopted in 42 states vary greatly. There is little doubt that existing provisions would result in inadequate protection against the hazards of post-war employment for a large percentage of those ex-service claimants who are eligible. Administrative difficulties will be great and the inadequacy of the coverage of the freezing provisions in the state unemployment compensation laws is itself a matter of serious concern.⁸

In protecting people against the hazards of life, the most serious omission of the Social Security Act is that no provision is made for sickness or disability insurance. The desirability of such provision was recognized in initial planning for social security when the President’s Committee on Economic Security took cognizance of the seriousness of the risks arising out of ill health and stressed a comprehensive health program as an es-

7. *Public Welfare News*, APWA, February 1942, p. 7.

8. “Post-War Unemployment Benefits for Ex-Servicemen.” *Employment Security Review*, November 1942.

sential link in the national defense against insecurity. As a first measure in such a comprehensive program, the Committee recommended⁹ a nation-wide preventive public-health program, and as a second measure, the application of the principles of insurance. The Committee was not prepared, however, to make specific recommendations for a system of health insurance—although it did enlist the cooperation of advisory groups from the medical, dental, and hospital management professions to help in the planning.

Subsequently—after passage of the Social Security Act in August 1935—President Roosevelt appointed the Interdepartmental Committee to Coordinate Health and Welfare Activities, and this group pushed ahead with the planning for disability insurance begun by the Committee on Economic Security. Included in its recommendations for a national health program was one relating to the development of social insurance to insure partial replacement of wages during temporary or permanent disability. In support of such development, the Committee said:¹⁰

"Temporary disablement is much like temporary unemployment. Insurance against temporary disablement may be patterned after unemployment compensation, with repetitive certification of disability by a physician as a procedure analogous to repetitive registration at an employment office.

"Permanent disablement is more like old-age retirement. The permanently disabled worker leaves the labor market in the same sense as does the aged person; both of these classes of persons permanently cease to have earnings. The disabled worker is generally younger than the retired worker and therefore more often has a dependent spouse and dependent children. Hence, assurance of some income is at least as urgent, socially, for the disabled as for the aged."

9. *Report to the President of the Committee on Economic Security, 1935*, pp. 6, 38-43.

10. "Health Security," Message from the President of the United States transmitting The Report and Recommendations on National Health Prepared by the Interdepartmental Committee to Coordinate Health and Welfare Activities (76th Congress, 1st Session, House of Representatives; *Document 120*), pp. 70-71.

In the drive to give reality to this recommendation as well as to others, Senator Wagner in 1939 introduced the bill (S. 1620) which was cited as the "National Health Act of 1939."¹¹ Its failure to pass has left the people of the United States without the protection of disability insurance. Provision of this protection is one of the obvious changes that needs to be made in the Social Security Act.

Mr. Arthur Altmeyer, Chairman of the Social Security Board, states that,¹²

"The federal old-age and survivors insurance program for workers in industry and commerce is the only major retirement system in this country which fails to provide benefits for injured workers who are forced to retire from gainful work because of disability. Under the present law an insured worker can receive a benefit only after he has reached age 65; should his health fail before that age, the federal insurance system affords him no protection at that time."

Mr. Altmeyer also says,¹³

"A forward step could also be taken in the health security field if we provided cash benefits for hospitalization. The risk of hospital costs is such that the social insurance approach is particularly appropriate."

In his Budget Message of January 7, 1942, President Roosevelt specifically recommended addition of disability and hospitalization benefits to the old-age and survivors insurance system, but no specific plan to implement his recommendation has been announced by the government.¹⁴

Appraisal of the Assistance Programs

In turning from the social insurance to public assistance for the needy, it is apparent that here, too, the Act is imperfect from

11. See *Senate Report No. 1139*, "Establishing a National Health Program" (76th Congress, 1st Session).

12. "War and Post-War Problems," Arthur Altmeyer. *War and Post-War Social Security*, p. 27.

13. *Op. cit.*, p. 28.

14. "Mobilizing for Health Security," I. S. Falk, *War and Post-War Social Security*, pp. 68-77.

both the standpoint of omission and commission. From the standpoint of omission, the great defect is that a large number of needy people are left out altogether.

The Act, as now set up, provides three programs of public assistance for those who are unable to work and support themselves—one program for the needy aged, one for the needy blind, and one for dependent children. These three, it was thought in 1935, would care for so large a portion of those unable to work that the remainder could be adequately provided for by the state and local governments.¹⁵ This belief, unfortunately, has never been translated into actuality.

The result has been that until recently a large group of needy people has not received assistance adequate for decent subsistence and that, in furnishing even such assistance as has been given, state and local financial resources have been severely strained.¹⁶

To remedy this situation, various groups are generally agreed that (in the words of the American Public Welfare Association)—

"A new category should be added to the Social Security Act providing for grants-in-aid to the states for general assistance to needy residents and migrants."¹⁷

Under such an amendment, the "left-over" group of needy persons would be cared for by a fourth program of public assistance, administered, like the other three, by the states with federal cooperation and the aid of federal money granted through the Social Security Board—"grants-in-aid" as they are termed above.

Another suggestion is to substitute a program of general assistance for all persons in need, instead of naming them by

15. *Report to the President of the Committee on Economic Security, 1935*, p. 7.
16. National Resources Planning Board, *Long-Range Work and Relief Policies Study*.

17. "Report of the American Public Welfare Association's Committee on Relief Policies," *Public Welfare News*, February 1942.

classes. This would simplify procedures and reduce travel costs.

In so far as the three established assistance programs are concerned, no very fundamental changes seem to be called for if they are to be dealt with by categories. Their nation-wide development since the passage of the Act leaves no question as to their effectiveness within their limits. There are, however, certain changes which would greatly increase the protection they now afford. Of these, perhaps the most greatly-to-be-desired is to remove present limitations on the contribution of the federal government to the cost of the plans.

As now provided, state funds for each of the public assistance programs are matched by the federal government on a fifty-fifty basis up to certain maximum amounts. This may seem equitable, but it results in wide variation among the states, both in the number of eligible persons who are aided and in the size of the allowances they receive. For example, in August 1942, Arkansas, Georgia, and Mississippi paid an average monthly old-age assistance allowance of \$8.60, \$8.92, and \$9.03 respectively—all far below the national average of \$22.26 a month.¹⁸ Such variations are for the most part due to the differing economic capacities of the states. In other words, some of the states are too poor to provide their half of the amount necessary to take proper care of their own needy people—and it is often those very states where the need is greatest.

A number of groups have devoted considerable study to this problem and they are well agreed on the desirability of changing the fifty-fifty matching system of federal-state financing to a percentage of federal money which would vary in accordance with the economic capacity of the state concerned. According to the Council of State Governments—

"The rate of federal reimbursement should vary among the states from a minimum of 50 per cent to a maximum of 75 per cent. The schedule upon which federal reimbursements vary should be predetermined and publicly announced by the federal agency concerned.

18. *Social Security Bulletin*, October 1942, p. 35.

In making up the schedule, that agency should give consideration to such factors as the volume of unemployment, costs of living, and per capita income of the several states."

Whatever the specific formula upon which these "variable grants" would be determined, however, it is agreed by students of the problem that the principle behind them should be incorporated in the Social Security Act, not only for the three present public assistance programs but for that fourth program which is hoped for.

Among other needed changes in public assistance programs is the lowering of residence requirements for the needy aged and the needy blind to bring them into conformity with the requirements for dependent children. As the Act now stands, the state residence requirement for the children's program is one year, while for the other two programs the states are permitted to require as much as five years out of the nine preceding application for assistance. Thus, by a technicality, many destitute persons are robbed of the aid to which they are otherwise entitled.

The aid-to-dependent-children program should be liberalized so as to make assistance more adequate. The Social Security Board states the situation as follows:¹⁹

"Under the present provisions of the Social Security Act, the federal government finances one-half the cost of assistance payments for old-age assistance and aid to the blind up to an individual monthly payment of \$40.00. For aid to dependent children, however, the federal government finances half the costs of assistance payments up to monthly payments of \$18.00 for the first child and \$12.00 for each additional child aided in the same home. Ordinarily the amount given for the children must provide for most or all needs of the mother or other relative who cares for them. The Board therefore believes that maximum federal participation in the program should be broadened so that as much as \$20.00 a month in federal funds may be used for the first child in a home and, as at present, \$6 for each additional child aided. At the present time federal funds can be used only for children whose loss of support or care is due to the death, incapacity, or absence from home of a parent. The Board believes that authority should be broadened to

19. *Sixth Annual Report of the Social Security Board, 1941*, p. 22.

provide for federal participation in payments to any needy dependent child deprived of parental support or care. In determining the amount of assistance payments under this and the other assistance programs, the Board believes that the act might explicitly permit state agencies to take into account the need of other persons in the home whose presence is essential for the well-being of the recipient."

In October 1942 the average grants per family for Aid to Dependent Children in California, Connecticut, Massachusetts, and Rhode Island were \$55.17, \$59.89, \$62.58, and \$55.15, respectively, while the average grants in Alabama, Arkansas, South Carolina, and Texas were \$15.95, \$15.45, \$15.93, and \$10.57. The average payment per family for the country as a whole was \$34.34.²⁰

20. Advance table furnished by the Bureau of Public Assistance, Social Security Board, December 10, 1942.

MORE SECURITY FOR AMERICAN FAMILIES

MONTHLY BENEFITS ARE PAYABLE TO THE
ORPHANS OF DECEASED WORKERS QUALIFIED
UNDER OLD-AGE AND SURVIVORS INSURANCE.

AVERAGE MONTHLY WAGE OF DECEASED WORKER	MONTHLY BENEFIT FOR ONE CHILD	MONTHLY BENEFITS FOR TWO CHILDREN
\$ 50	\$10.30	\$20.60
100	12.88	25.76
150	15.45	30.90
200	18.03	36.06
250	20.60	41.20

THESE EXAMPLES ASSUME THAT THE WORKER WAS COVERED BY THE SYSTEM FOR
3 YEARS. WITH EACH ADDITIONAL YEAR OF COVERAGE THE BENEFIT INCREASES.

FOR INFORMATION WRITE OR CALL AT YOUR
NEAREST SOCIAL SECURITY BOARD FIELD OFFICE

FEDERAL SECURITY AGENCY

SOCIAL SECURITY BOARD



Similar recommendations have been put forward by other groups, who see adequate provision for the nation's children as the soundest sort of insurance for the future.

Another of the needed changes in the public assistance programs of the Social Security Act is part of a larger problem that has already been touched upon—health. Observing that “the inadequacy of provisions for the medical care of recipients of public assistance has continued to be one of the major problems confronting the state agencies and their local units,”²¹ the Social Security Board has recommended federal grants-in-aid to the states to permit development of medical care programs for public assistance recipients. In this it has been supported by the American Public Welfare Association and other groups, although it has itself raised the question of whether such programs would assist or hamper development of a broader program of medical care for those groups not now able to obtain needed services.

The Health and Welfare Services

This brings us to the third type of protection furnished by the Social Security Act—the health and welfare services. These, unlike the other programs operating under the Act, are not administered by the Social Security Board but by three older agencies—the United States Children's Bureau, the United States Public Health Service, and the United States Office of Education.

The Children's Bureau is responsible for the maternal and child welfare provisions of the Act. These it handles through three divisions established for that purpose—the Child Health Division, which administers grants for services to promote the health of mothers and children; the Crippled Children's Division, which administers funds for crippled children; and the Child Welfare Division, which administers grants to states for welfare services to such children as those in danger of becoming delinquent because of environment, those presenting con-

21. *Fifth Annual Report of the Social Security Board*, 1940, p. 100.

duct problems, those in need of treatment or special training because of physical handicaps, those who are mentally defective, and those whose home conditions threaten their physical or social well-being.

Grants of federal money to the states for public health work are, in turn, handled by the Public Health Service, which, in addition, conducts scientific research in the field of medicine and public health. The Office of Education, working in cooperation with the states, is charged with the national program for vocational rehabilitation of the physically disabled.

There is general agreement concerning the basic soundness of these programs and the fact that under them notable gains have been made. However, as in the case of the public assistances, there is also fairly general agreement that they do not go far enough. Not only is their distribution uneven throughout the country, but appropriations for them are insufficient to do the job that is needed. For example, the technical experts of the Interdepartmental Committee to Coordinate Health and Welfare Activities, reporting on the need for a national health program, found that:²²

"1. Services to prevent sickness are grossly insufficient for the nation as a whole.

"2. Hospitals and other organized facilities are too few, too small, or wholly lacking in many communities, particularly in rural areas. The financial support of hospital services is meager and uncertain, especially the support of services for patients who cannot pay for the care they need.

"3. One-third of the population, on relief or in the low-income brackets, receives no medical service or inadequate service.

"4. A far larger part of the nation suffers from the economic burdens created by illness. The largest of these burdens arise from the variable costs of medical services, costs which can be budgeted by the large group as a whole but not by the individual family.

"5. Wage earners and their families need protection against loss of income during periods of temporary or permanent disability.

22. "Health Security," *op cit.*, p. 7.

"The needs thus briefly summarized are large and urgent. These continuing deficiencies deprive the nation of much of its potential vigor and well-being. These needs can be met only through proper application of the resources of the nation. Neither individuals, families, voluntary groups, localities, or states, alone and unaided, can cope with the problems. An adequate program must be national in its dimensions if it would come to grips with problems which are also national in their breadth and depth."

The committee then went on to recommend the expansion and strengthening of existing federal-state cooperative health programs through more nearly adequate federal grants to the states and, through the states, to the localities. It also recommended—in addition to disability insurance (which has already been discussed)—federal aid to state programs of medical care and the extension of the federal aid for hospital construction and operation.

These recommendations, shortly thereafter, were embodied for the most part in the National Health Act of 1939, which failed of passage. Need of such measures remains, however, and extension and strengthening of the health and welfare services, especially in rural areas, is one of the most-to-be-desired changes in the **Social Security Act**.

The need for expansion of the three programs administered by the Children's Bureau has become very evident during the war. On August 22, 1942, the President wrote a letter to Senator Walter F. George, Chairman of the Committee on Finance, in which he said,²³

"In the mobilization of the resources of the nation for war, the special needs of mothers and children arising from war conditions must not be overlooked. In proportion as we safeguard children now—the children of our fighting men and of our war workers—we are building a nation of strong and resourceful citizens capable of dealing with the problems with which we are confronted.

"Fortunately, encouraging progress has been made during the past seven years in reducing maternal and infant mortality and improving the health and welfare of children. The cooperative pro-

23. *Congressional Record*, August 25, 1942, p. 7182.

grams carried on by the Children's Bureau and the state agencies of health and welfare in all the states under the Social Security Act have contributed greatly to these gains. However, the impact of war upon family life has created urgent needs which previously authorized federal appropriations combined with state and local funds have not been able to meet."

The war is intensifying the need for a broad program of vocational rehabilitation. Industrial accidents increase with the heightened tempo of war production. Disabled soldiers requiring vocational training are coming back. For all these a sound vocational training must be provided.

According to a statement in the Social Security Bulletin,²⁴

"A single rehabilitation service for the physically handicapped, to be established within the Federal Security Agency, was requested by the President in a message to Congress on October 9. The President estimated that a million persons are now waiting for such a service, which would make them available as manpower for war industries or agriculture. 'Our present provisions in this field,' the President said, 'are inadequate to meet this task. . . . Provision should be made not only for persons now handicapped but also for persons disabled while members of the armed forces and for the increasing number of accident cases that are accompanying the rapid expansion of our war industries. In order to secure the most effective utilization of the capabilities of the physically handicapped it is important that a single Rehabilitation Service be established for both veterans and civilians. . . . While the present plan for Federal-State cooperation should be preserved in this field of training, where it has chiefly operated, the Rehabilitation Service should look after the other aspects of this problem and discharge what is plainly a federal responsibility—the provision of service to all persons whose disability grows out of the conduct of the war.' "

Wartime Developments

Many new problems and programs have developed as a result of the war. In war production areas there have been all the problems attendant on the rapid influx of a large population, such as overtaxed community facilities, crowded housing conditions, lack of recreational facilities and the related problems

24. *Social Security Bulletin*, October 1942, p. 1.

of juvenile delinquency, social protection and the care of children of working mothers. A much increased demand for child welfare and health services has been one of the results.

The care of the civilian population in case of enemy action raises new problems as does the care of families of alien enemies who have been interned as dangerous to public safety or, as in the case of the Japanese, sent to relocation centers for the duration.

Assistance to the families of men in the armed forces has also required new legislation. In the original bill introduced, the responsibility for administering supplementary assistance in cases of special need would have been administered by the Federal Security Agency through existing state and local welfare agencies, with grants based on a means test and the budgetary need of the individual family. Instead, Congress passed the Servicemen's Dependents Allowance Act (Public Law 625) without any provision for flexibility, and assigned administration to the Army and Navy.

In order to meet the emergencies resulting from enemy action, funds have been made available to the Federal Security Agency from the President's Emergency Fund. On February 6, 1942, the President allocated \$5,000,000 to the Federal Security Administrator, who in turn allocated \$500,000 for emergency medical care and hospitalization to be administered by the U.S. Public Health Service and \$750,000 for aid to civilian dependents to be administered by the Social Security Board. The Board provides immediate cash assistance and makes periodic benefit payments to civilians injured, and to the dependents of civilians killed as a result of enemy attack or of action to meet such attack. The nation's seven million workers in the Citizens' Defense Corps, Aircraft Warning Service, Civil Air Patrol, and office of Civilian Defense are eligible for aid if they are injured in the line of duty. If they are killed while on official duty, their dependents are eligible for periodic benefits.

Part of the allotment to the Social Security Board was used to provide aid to civilians evacuated from Hawaii and Alaska and to survivors of ships sunk by enemy action.

Another allocation of \$500,000 was made to the Social Security Board to care for the dependents of enemy aliens. This is being administered by state and local public welfare departments under the supervision of the federal Bureau of Public Assistance.

The discussion of these new governmental responsibilities is a story in itself.²⁵

The responsibilities of the Social Security Board and of state and local public welfare agencies have been greatly increased to meet these new problems. In connection with their administration there has developed a greater emphasis on service and flexibility to meet needs which may have a profound effect on the whole program of public welfare.

Legislation

At this writing, the President has announced no specific plan for implementing his general recommendations on social security. A number of bills have been introduced in the present (78th) Congress dealing with various phases of social security but no Congressional action has thus far been taken. The President is expected to send to Congress shortly reports of the National Resources Planning Board and the Social Security Board proposing extensions of the social security programs to meet post-war conditions. Then, no doubt, the proper Congressional Committees will take up the whole matter.

Conclusions

In the famous Atlantic Charter there are two principles relating to the hope of the United Nations for a better future for the world that relate to the need for an extension of social security. These are as follows:

25. "New Governmental Responsibilities for Services to People in Wartime," Marietta Stevenson, *Social Service Review*, December 1942.

"Fifth, they desire to bring about the fullest collaboration between all nations in the economic field, with the object of securing for all improved labour standards, economic advancement, and social security.

"Sixth, after the final destruction of Nazi tyranny, they hope to see established a peace which will afford to all nations the means of dwelling in safety within their own boundaries, and which will afford assurance that all men in all the lands may live out their lives in freedom from fear and want."

If we are to give reality to the four freedoms and secure freedom from want, a broad program of social security will be enacted by the 78th Congress. Indications are that the administration will sponsor a program worked out by the Social Security Board that will be in harmony with the changes recommended in the preceding sections of this article.

Sir William Beveridge's report on economic reforms for post-war Britain is receiving considerable attention in the United States. In urging a broad program of social insurance and allied services to cover all citizens with regard to their different way of life there is much that is applicable to the United States.

The importance of working toward more social security during the war cannot be stated more effectively than to quote from the Beveridge Report as follows:

"Want could have been abolished in Britain before the present war. It can be abolished after the present war unless the British people prove less productive than they and their fathers always have been. There is no sense believing to the contrary.

"But the question of whether freedom from want can be attained in the near future depends on four conditions:

"Firstly, that the post-war world is a world in which nations set themselves to cooperate for production in peace rather than plotting mutual destruction by war, whether open or concealed.

"Secondly, that British economic policy and structure after the war shall be adjusted in such a way as to maintain productive employment.

"Thirdly, that a plan for social security—in other words, a plan for maintenance of income—should be adopted free from unnecessary costs of administration and other wastefulness of resources.

"Fourthly, that decisions regarding the nature of this plan should be taken during the war. . . .

"Freedom from want cannot be forced on a democracy or given a democracy. It must be won by them. Winning it needs courage and faith and a sense of national unity: courage to face facts and difficulties and overcome them; faith in our future and in the ideals of fair-play and freedom for which century after century our forefathers were prepared to die; a sense of national unity overriding the interests of any class or section."²⁶

26. *New York Times*, December 2, 1942.



Federal Security Agency

Checks will come as a matter of right. He and his employer paid for them.

WHAT WE ARE DOING

By FRANK J. SCRIBNER

Social security has been a concern of the Congregational denomination for many years. In no spirit of self-satisfaction, but rather to complete the picture before us, the following summary is here presented of the work now in operation under the leadership of the Pension Boards.

The Annuity Fund for Congregational Ministers

This body was incorporated in 1914. Until 1921 it operated what is now known as the Original Plan, to which some 1200 ministers and widows of ministers still belong. This Plan combined the collection of dues from members with the securing of gifts from churches and individuals. It is to maintain the annuities under this Plan that first the Debt of Honor Commission and now the Unit Plan Committee is appealing to the churches.

Since 1921, the Annuity Fund has operated the Expanded Plan, in which there are 2470 members, 274 of whom are receiving annuities. Under the Expanded Plan, a minister pays in dues 6 per cent of his salary. After his first year of membership he receives as a credit against these dues a share in the income of the Pilgrim Memorial Fund. This share in 1942 amounted to \$65. Thus if a minister received a salary of \$2,000 his gross dues were \$180 and his net dues \$115. Upon reaching retirement age (65 years or later) he receives an annuity determined by the amount of his accumulations, his age and (if he elects to receive a Joint Life and Survivor Annuity) the age of his wife.

The funds and reserves of the Annuity Fund amount to \$8,600,000. The endowment (Pilgrim Memorial Fund) amounts to \$5,500,000 additional.

It is part of the Plan of the Annuity Fund that churches shall share with their pastors in the payment of dues, but under our polity there is no way of enforcing this practice. The number of churches sharing in dues fluctuates from year to year. When

last computed it was 802. These churches bear from one-half the net dues of their pastors up to the entire amount.

The Retirement Fund for Lay Workers

The Retirement Fund for Lay Workers was incorporated in 1930. It works along the same general lines as the Annuity Fund for Congregational Ministers, but has no endowment and therefore the entire dues of its members must be met by them and their employing organization. In the Retirement Fund the equal sharing of dues is mandatory upon employer and employe, and membership in the Fund is taken out jointly by the two parties concerned.

Membership in the Retirement Fund now stands at 772. We have been successful in securing the enrollment of most of the employes of our national denominational bodies. We have been much less successful in enrolling lay employes of churches. Funds and reserves held by the Retirement Fund total about \$550,000.

A MESSAGE FROM YOUR LEGISLATIVE COMMITTEE

It is no exaggeration to say that no other legislative body in the world's history has had such a responsibility placed upon it as that which will fall on the present Congress of the United States. It must not only see that the war is fought to a proper conclusion, but it will probably be the body responsible for our part in the peace. It will thus be called upon to make plans for the rehabilitation of both domestic and international economy, and for the replacement of political organizations that have been dislocated or almost entirely destroyed by war. Whether the future is to be one of world anarchy or of a world under law; whether we are to have economic chaos or a stable economic order; whether democracy shall perish from the earth or shall be extended—all this may largely depend upon its actions.

In the first five days of the 78th Congress, 1,573 bills were introduced. The following list, selected from this legislative maze, indicates some of the specific issues which are of particular concern to our readers.

International Relations

Five House Bills on *Post-War Planning* have been introduced. The most inclusive is that of Rep. Jerry Voorhis of California, HR 36. Like the others, it proposes a Commission for Post-War Planning or Reconstruction. The Voorhis Bill provides for a Commission of 39 members, 10 from Congress (five appointed by the Speaker of the House and five by the President of the Senate) and 29 associates representing many groups, including the churches, to be appointed by the President.

Daniel A. Reed of New York, a member of the House, has introduced a proposal to terminate the President's authority to enter into *Reciprocal Trade Agreements*. Such action would sabotage the government's program for better economic relations between the nations, including the Good Neighbor Policy.

Democracy at Home

Four House Bills and one Senate Resolution have reopened the *Anti-Poll Tax* campaign. HR 987, introduced by Rep. Joseph Clark Baldwin of New York, is backed by the National Committee to Abolish the Poll Tax. Seven House Bills have been introduced in the struggle for a Federal *Anti-Lynching Law*. These two measures have become symbols of the Negroes' struggle for full participation in the rights of citizenship. HR 55, introduced by Rep. A. J. Sabath of Illinois, contemplates a *National Lottery Bill*. Church leaders will want to join many within Congress to oppose this Bill.

Child Labor on farms and in factories is certain to become an issue of increasing importance during the war. This is a job for *State Legislative Action* since there is no federal child labor law. Helpful material is available from the Children's Bureau of the Dept. of Labor, especially "Legislation for the Protection of Children in Wartime," and from the Division of Labor Standards of the Dept. of Labor.

To abolish all rights for Conscientious Objectors. This is the purpose of S 315, introduced by Senator Elmer Thomas of Oklahoma. It would repeal sub-section (g) of the Selective Service and Training Act of 1940, thereby eliminating all provision for CO's, both non-combatant and "national service."

Various government agencies concerned with the extension of the present Social Security Act are completing details of plans which will reach the Congress for action. Watch your newspapers and write your representatives to register your opinion upon the value of specific legislative measures.

When the legislative scene is viewed as a whole, it is clearly impossible to separate domestic and foreign affairs on the one hand and things commonly thought of as "to win the war" or "to win the peace" on the other. Liberals must fight against reaction on both fronts.

Study Packets

American Churches and World Order is the first and *This Interdependent World* is the second in the series of packets prepared by the Congregational Christian Committee for the Study of World Order. Each contains a discussion outline designed for five or six meetings, pamphlets relating to the questions under discussion, and bibliography for further study. The first packet is general and introductory; the second one deals specifically with economic problems. Price, 35c. each, from the Council for Social Action, 289 Fourth Avenue, New York, N. Y.

Tool Kit for Churches in Wartime. What can we do for our men in service? How can we make democracy vital here at home? What can we do for newcomers to our community? How co-operate with and use the resources of the USO and government? Send 25c. to the Council for Social Action for a *Tool Kit for Churches in Wartime*, prepared by the Committee for War Victims and Services.

"FREEDOM OF THE SOUL"

Announcing a new book of 140 pages by Dwight J. Bradley

THE small book by Dwight J. Bradley, to be published in April by the Association Press, is an inspiring and inspired document of spiritual leadership. It is not a "religious book" in the old sense which considered religion as a kingdom not of this world. But it is the most vital expression of the new religious spirit, called to become the very breath of life, the moving force of the future world which shall be born out of the terrible birth pangs of this war. It proclaims a spiritual awakening, it preaches the gospel of a freedom of the soul without which the most brilliant military victory would be in vain. Religion is defined here in terms of a real philosophy of life with all its practical political, social and moral implications. In a moment when by a terrible, confused and perverted propaganda the most antagonistic conceptions of life are trying to use and abuse the most sacred words, the most basic notions—such as democracy or freedom—this small book has the great merit of giving a critical definition, a philosophical, political and sociological interpretation, of the eternal values that are at stake in this war and in the peace to come. It is an ardent confession of faith in a democratic and spiritual leadership, guiding and guided by a religious faith in the absolute sanctions of human ethics, a leadership inspired by a clear vision of the road to go and the goal to attain: the goal of a future world where all men may be free within their souls. Let us hope that this prophetic voice may be heard far beyond the more or less restricted sphere of religious people in the narrower sense. It is a message addressed to all men of good will and good brains,—to every responsible citizen of the world.

FRANZ SCHOENBERNER